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P.O. Box 1450
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On December 12, 2005

Hiba Moussa Rayan
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[Signature]
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

HARARA, MARWAN AHMED

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR
CONDUCTING CASHLESS FINANCIAL
TRANSACTIONS

Art Unit: 3624

Examiner: Hani Kazimi

**AMENDMENT AND RESPONSE TO
FINAL OFFICE ACTION**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed September 13, 2005, please enter the following amendments and remarks.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 8 of this paper.